JAN 1 0 2005
DIV. OF OIL, GAS & MINING

Grant - Summo for 303-863-1736

Notice of Interest Credited

Dear Client:

The interest your certificate of deposit earned this period was added to your certificate balance, in accordance with your instructions. For your convenience, information about your certificate is provided below:

Certificate Account Number:	
Previous Certificate Balance:	127,500.40
Interest Earned This Period:	352.64
Certificate Balance:	127,853.04
Interest Payment Date:	01/11/2005
Interest Rate:	1.100
Certificate Term:	012 MONTH
Issue/Renewal Date:	07/11/2002
Last Interest Payment Date:	10/11/2004
Next Renewal Date:	07/11/2005

We appreciate the opportunity to serve you as a valued customer of Zions Bank. Should you have any questions concerning your account, please contact us at the telephone number listed below.

Sincerely,

ZIONS BANK MOAB OFFICE 435-259-5961